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CONFIRMATION NO. 3979

<b>SERIAL NUMBER</b> 10/678,117	<b>FILING OR 371(c) DATE</b> 10/06/2003 <b>RULE</b>	<b>CLASS</b> 705	<b>GROUP ART UNIT</b> 3609	<b>ATTORNEY DOCKET NO.</b> 61780.0001
<b>APPLICANTS</b> Thomas James Doyle, Arthur, CANADA; ** CONTINUING DATA <i>NONE HB</i> ***** ** FOREIGN APPLICATIONS <i>NONE HB</i> ***** IF REQUIRED, FOREIGN FILING LICENSE GRANTED ** SMALL ENTITY ** ** 12/29/2003.				
Foreign Priority claimed <input type="checkbox"/> yes <input checked="" type="checkbox"/> no 35 USC 119 (a-d) conditions <input type="checkbox"/> yes <input checked="" type="checkbox"/> no <input type="checkbox"/> Met after met Verified and Allowance Acknowledged <i>[Signature]</i> <i>HB</i> Examiner's Signature Initials		<b>STATE OR COUNTRY</b> CANADA	<b>SHEETS DRAWING</b> 5	<b>TOTAL CLAIMS</b> 50
			<b>INDEPENDENT CLAIMS</b> 2	
<b>ADDRESS</b> 24629 AIR MAIL				
<b>TITLE</b> Risk assessment system and method				
<b>FILING FEE RECEIVED</b> 1196	FEES: Authority has been given in Paper No. _____ to charge/credit DEPOSIT ACCOUNT No. _____ for following:		<input type="checkbox"/> All Fees <input type="checkbox"/> 1.16 Fees ( Filing ) <input type="checkbox"/> 1.17 Fees ( Processing Ext. of time ) <input type="checkbox"/> 1.18 Fees ( Issue ) <input type="checkbox"/> Other _____ <input type="checkbox"/> Credit	